

BEST AVAILABLE COPY

DEC 07 2005 11:37 FR SNELL WILMER PHX 3 602 382 6070 TO 915712738300

P.01

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

RECEIVED
CENTRAL FAX CENTER

DEC 07 2005

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

Dec 7 11:30

FACSIMILE TRANSMISSION

DATE: December 7, 2005

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
Mail Stop AF Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 10/032,588

MESSAGE:

Amendment and Reply (6 pgs.)

Thank you.
Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 7

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.3800

PLEASE RETURN TO: Debbie Mier
15s04

PERSONAL FAX: No

REQUESTOR: Howard
Sobelman

DIRECT LINE: 602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

RECEIVED
CENTRAL FAX CENTER

DEC 07 2005

CERTIFICATE OF TRANSMISSION PURSUANT TO 37 C.F.R. § 1.8

I hereby certify that this correspondence, pursuant to 37 C.F.R. § 1.8, is being sent via facsimile to (571) 273-8300 and is addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: December 7, 2005

By

Shouah A. MierPATENTIN THE UNITED STATES PATENT AND
TRADEMARK OFFICE

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed October 19, 2005, wherein this Reply is filed within two months. Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.